STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of March, 2007 and acknowledged on the 20th day of March, 2007, Kimberly N. Matthews, a single person, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2696 at Page 350; and

WHEREAS, on the 15th day of June, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3460 at Page 178; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 15, Heritage Commons Subdivision, located in Section 26, T1S, R8W, DeSoto County, Mississippi as recorded in Plat Book 91, Page 26-27, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of April, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

5-14-13

tr/F12-0844

PUBLISH: 04-23-13/04-30-13/05-07-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 3rd day of January, 2008 and acknowledged on the 3rd day of January, 2008, Jeremy Douglas, Lesley Douglas Husband and Wife, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2844 at Page 45; and

WHEREAS, on the 18th day of May, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3168 at Page 710; and

WHEREAS, on the 18th day of May, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3169 at Page 346; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1, Section A, Fairfield Meadows Subdivision, situated in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 62, Pages 19-26, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of March, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020 5-14-13

tr/F10-1363

PUBLISH: 04-23-13/04-30-13/05-07-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of May, 2006 and acknowledged on the 30th day of May, 2006, Shawn Thomas, unmarried, executed and delivered a certain Deed of Trust unto McFall Law Firm, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for First Franklin a Division of Nat. City Bank of IN, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2487 at Page 268; and

WHEREAS, on the 10th day of December, 2007, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2006-FF11, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2829 at Page 626; and

WHEREAS, on the 11th day of December, 2007, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2832 at Page 735; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

LOT 38, SECTION A, FOX CREEK SUBDIVISION, situated in Section 30, Township 1 South, Range 5 West, Desoto County, Mississippi, as per Plat thereof recorded in Plat Book 56, Pages 28-29, in the Office of the Chancery Clerk of Desoto County, Mississippi.

5-14-13

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of April, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

kdb/F07-2762

PUBLISH: 4.23.13/ 4.30.13/ 5.7.13

4/08/13 4:16:00 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 6th day of October, 2006, and acknowledged on the 6th day of October, 2006, Michael Brower aka Michael K. Brower and Angela Brower aka Angela D. Brower, husband and wife, executed and delivered a certain Deed of Trust unto Christopher D. Davies, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2585 at Page 646; and

WHEREAS, on the 16th day of May, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, assigned said Deed of Trust unto U.S. Bank National Association, as Trustee for GSAA Home Equity Trust 2007-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3304 at Page 555; and

WHEREAS, on the 29th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3423 at Page 98; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 18, Woodland Estates Subdivision, in Section 18, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 56, Pages 37-39, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Also referenced as:

Lot 18, Woodland Estates, situated in Section 18, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 56, Pages 37-39, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of April, 2013.

Sean A. Southern

Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

tdp/F11-0507

PUBLISH: 4.23.13/4.30.13/5.7.13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 3rd day of May, 2010 and acknowledged on the 3rd day of May, 2010, Latonya M. Weeks, a single person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3162 at Page 694; and

WHEREAS, on the 8th day of September, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., successor by merger to Wachovia Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3341 at Page 203; and

WHEREAS, on the 13th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3355 at Page 794; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 166, Section C, Ansley Park Subdivision, situated in Section 21, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 92, Page 27-28 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of April, 2013.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

5-14-13

tr/F11-1774

PUBLISH: 04-23-13/ 04-30-13/ 05-07-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of March, 2011 and acknowledged on the 11th day of March, 2011, Heather L. Chappell aka Heather Chappell, a single woman, executed and delivered a certain Deed of Trust unto Jeanine B. Saylor, Trustee for Magna Bank, a Federal Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3283 at Page 665; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3366 at Page 728; and

WHEREAS, on the 30th day of May, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3450 at Page 552; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that parcel of land in DeSoto County, State of Mississippi, as more fully described in Deed Book 360, Page 210, being known and described as Lot 490, Section 23, Township 1 South, Section E Carriage Hills Subdivision, Range 8 West, filed in Plat Book 4, Page 17.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of March, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tr/F12-1193

PUBLISH: 4-23-13/ 4-30-13/ 5-7-13

SUBSTITUTE TRUSTEE'S NOTICE OF SALE W.E. DAVIS, CH CLERK

WHEREAS, on the 30th day of November, 2005, Dana Lochridge, executed a Deed of Trust to Recon Trust Company, N.A., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2365 at Page 192 thereof; and

WHEREAS, said Deed of Trust was assigned to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3348 at Page 726 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3508 at Page 796, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 14th day of May, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 102, Alexander Place Subdivision, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 87, Pages 22-23 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of April 2013.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-02388

PUBLISH: 04/23/2013, 04/30/2013, 05/07/2013

A&E #12-02388

WHEREAS, on the 20th day of June, 2005, Lorinda R. Chukwu, executed a Deed of Trust to Bridgforth & Buntin, Trustee for the use and benefit of First Franklin, a division of Nat. City Bank of IN, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2242 at Page 528 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Deutsche Bank National Trust Company, as Trustee for First Franklin Mortgage Loan Trust 2005-FFH3, Asset-Backed Certificates, Series 2005-FFH3, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3073 at Page 203 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3609 at Page 126, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 14th day of May, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 493, Section I, Parcel 6, Central Park Neighborhood, situated in Section 20, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 91, Page 18, in the office of the Chancery Clerk of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of April 2013.

BRADLE P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #13-00383

PUBLISH: 04/23/2013, 04/30/2013, 05/07/2013

WHEREAS, on the 23rd day of October, 2008, Douglas R. Eckhoff and Sandy L. Eckhoff, executed a Deed of Trust to PRLAP, INC., Trustee for the use and benefit of Bank of America, N.A., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2962 at Page 559 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3301 at Page 615, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 14th day of May, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 3, Greer's Landing Subdivision, located in Section 11, Township 3 South, Range 7 West, as shown on plat of record in Plat Book 84, Page 8, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of April, 2013.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-02884

PUBLISH: 04/23/2013, 04/30/2013, 05/07/2013

WHEREAS, on the 26th day of October, 2006, Kevin Copous and Janet Copous, executed a Deed of Trust to Obrien Law Firm, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2601 at Page 238 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to U.S. Bank, National Association, as Trustee for the Holders of the Specialty Underwriting and Residential Finance Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-BC1, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3453 at Page 428 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3610 at Page 297, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 14th day of May, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 324, Section E, Parcel 6, Central Park Neighborhood, PUD, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 79, Page 44, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of April, 2013

BRADLEY JONES
SUBSTITUTE TRUSPEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

À&É File #13-00342

PUBLISH: 04/23/2013, 04/30/2013, 05/07/2013

WHEREAS, on the 6th day of February, 2008, Ronald L. Mayfield and Brooke L. Mayfield, executed a Deed of Trust to Sam McClatchy, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2853 at Page 642 thereof; and

WHEREAS, said Deed of Trust was assigned to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3348 at Page 740 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3463 at Page 320, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 14th day of May, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 95, Phase 2, Heritage Oaks Subdivision, in Section 17, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 92, Page 3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of April 2013.

BRADERY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-01875

PUBLISH: 04/23/2013, 04/30/2013, 05/07/2013

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of August, 2003 and acknowledged on the 25th day of August, 2003, Nacole Espada, an unmarried person, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1809 at Page 690; and

WHEREAS, on the 22nd day of June, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto JPMorgan Chase Bank, National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3466 at Page 798; and

WHEREAS, on the 19th day of March, 2013, the Holder of said Deed of Trust substituted and appointed Emily Courteau Morris as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3609 at Page 421; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 40, Devon Park P.D, Phase II, Located in Section 22, Township 1 South, Range 6 West, Desoto County, Mississippi, as recorded in Plat Book 78, Pages 41-43 in the Office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of April, 2013.

Emily Courteau Morris Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

mjo/F13-0474

PUBLISH: 4-23-13/4-30-13/ 5-7-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 10th day of January, 2003 and acknowledged on the 10th day of January, 2003, Louise Harmon aka Louise Mitchell Harmon, executed and delivered a certain Deed of Trust unto PRLAP, Inc., Trustee for Bank of America, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1643 at Page 686; and

WHEREAS, on the 29th day of June, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3319 at Page 192; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described property situate in DeSoto County, State of Mississippi:

Lot 127, The Plantation, Phase 2, Section C, Plantation Lakes Subdivision, in Section 22, Township 1, Range 6 West, as recorded in DeSoto County, Chancery Court Clerk's office in Plat Book 49, Page 24-25 in DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of April, 2013.

Michael Jedynak / Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tr/F11-1046

PUBLISH: 4-23-13/ 4-30-13/ 5-7-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 24th day of November, 2004 and acknowledged on the 24th day of November, 2004, Felisia S. Johnson, a single woman, executed and delivered a certain Deed of Trust unto Charlene Griffin, Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Mortgageamerica, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2116 at Page 520; and

WHEREAS, on the 2nd day of November, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Mortgageamerica, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3362 at Page 191; and

WHEREAS, on the 22nd day of January, 2013, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3574 at Page 291; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 260, Phase 2, Section E, Kingston West Subdivision, in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 60, Page 30, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

This being the same property conveyed to the grantors by a special Warranty Deed recorded at Book 0480, Page 0762, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Section 28, Township 1 South, Range 8 West

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of April, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

kpa/F13-0067

PUBLISH: 4-23-13 / 4-30-13 / 5-7-13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of September, 2004 and acknowledged on the 30th day of September, 2004, Karen D. Loving, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2082 at Page 536; and

WHEREAS, on the 20th day of January, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3391 at Page 793; and

WHEREAS, on the 13th day of February, 2013, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3587 at Page 586; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 176, Section "E", Ranch Meadows P.U.D., located in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 83, Pages 39-40, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of April, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F13-0208

PUBLISH: 4.23.13/ 4.30.13/ 5.7.13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of November, 2003 and acknowledged on the 25th day of November, 2003, Torrey Arnold, an unmarried person, executed and delivered a certain Deed of Trust unto John W. Byrd, Trustee for Bartlett Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1879 at Page 0680; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3548 at Page 388; and

WHEREAS, on the 6th day of March, 2013, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3606 at Page 320; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 5, Kingston Estate Townhomes, in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat there of recorded in Plat Book 73, Page 2, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of April, 2013.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

/F13-0220

PUBLISH: 4.23.13/ 4.30.13/ 5.7.13

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 14th day of January, 2005 and acknowledged on the 14th day of January, 2005, Eben D Pasco aka Eben Pasco and wife Amanda L Pasco aka Amanda Pasco as Joint Tenants, executed and delivered a certain Deed of Trust unto Jeffrey McEvoy, Attorney at Law, Trustee for First Choice Mortgage Services, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2155 at Page 252; and

WHEREAS, on the 20th day of January, 2005, First Choice Mortgage Services, LLC, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2155 at Page 266; and

WHEREAS, on the 29th day of April, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3161 at Page 668; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 14th day of May, 2013, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 59, Section A, Magnolia Lakes Subdivision, situated in Section 35, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 59, Pages 1-4, in the office of the Chancery Clerk of DeSoto County, Mississippi. Being the same property conveyed to Grantors herein by Warranty Deed of record at Book Number 461, Page 502, dated 12-23-2003, filed for record 12-29-2003, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 15th day of April, 2013.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

bet/F10-1231

PUBLISH: 4.23.13/ 4.30.13/ 5.7.13

WHEREAS, on February 16, 2006, Kimble L. King and Satric S. King, wife and husband, executed a certain deed of trust to Fearnley, Califf, Martin, McDonald & Tate, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., (MERS) as nominee for Ownit Mortgage Solutions, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,431 at Page 392; and

WHEREAS, said Deed of Trust was subsequently assigned to U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4, by instrument dated January 18, 2013 and recorded in Book 3605 at Page 205 of the aforesaid Chancery Clerk's office; and

WHEREAS, U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 30, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3605 at Page 207 and re-recorded in Book 3612 at Page 510; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank National Association, as Trustee for Ownit Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 14, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 678, Section B, Desoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 13, Page 1-5, in the Chancery Clerk's Office of DeSoto County, MS.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 17th day of April, 2013.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

6470 Forest Glen Drive Horn Lake, MS 38637 12-006223GW

Publication Dates: April 23, April 30, and May 7, 2013